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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
1.	Your full name	Phillip			
	Write the name that is on	First name	First name		
	your government-issued picture identification (for example, your driver's	Middle name Fox	Middle name		
	license or passport	Last name	Last name		
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)		
2.	All other names you				
	have used in the last 8 years	First name	First name		
	Include your married or maiden names.	Middle name	Middle name		
		Last name	Last name		
		First name	First name		
		Middle name	Middle name		
		Last name	Last name		
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-		
	Security number or federal Individual	OR	OR		
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-		

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D	ebtor 1 Phillip First Name	Fox Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
Include trade names and doing business as names		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		355 W 91st St Number Street	Number Street
		Chicago Illinois 60620 City State Zip Code	City State Zip Code
		Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district to file for bankruptcy	Check one: ✓ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ✓ I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Phillip			Case number (if kno	wn)
	First Name	Middle Name	Last Name		<u> </u>
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief describankruptcy (Form B2010)). Als Chapter 7 Chapter 11 Chapter 12 Chapter 13			C. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details about how cashier's check, or mone may pay with a credit cal I need to pay the fee in Individuals to Pay Your I request that my fee be judge may, but is not recthe official poverty line to	you may pay. Typically, if you ey order. If your attorney is surd or check with a pre-printer installments. If you choose Filing Fee in Installments (Out e waived (You may request equired to, waive your fee, and that applies to your family singur must fill out the Applic	ou are paying the submitting your ed address. this option, sig official Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to line 1			of You (Form 101A) and file it with

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Debtor 1 Phillip Fox Case number (if known) Middle Name First Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Phillip Fox Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling							
	About Debtor 1:		Abo	out Debtor 2 (Sp	oouse Only in a Joint Case):		
15. Tell the court	You must check one:		You	You must check one:			
whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.		
The law requires that you receive a briefing		ne certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.		
about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.		
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			ter you file this bankruptcy petition, sopy of the certificate and payment		
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances imporary waiver of the	ľ	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the		
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were the before you filed for bankruptcy, and umstances required you to file this		requirement, atta- efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this		
	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.			Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.			
	receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		
		ne 30-day deadline is granted only nited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.		
		I am not required to receive a briefing about credit counseling because of:		I am not require counseling beca	d to receive a briefing about credit ause of:		
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		
	Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.		
	about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		

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Debtor 1 Phillip		Fox	Case number (if kn	own)
Part 6: First Name Answer These Que	Middle Name estions for Reporting	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debter "incurred by ar No. Go to low Yes. Go to 16b. Are your debter money for a burn No. Go to low Yes. Yes. Yes. Go to low yes. Yes. Yes. Go to low yes. Yes. Yes. Yes. Yes. Yes. Yes. Yes. Y	s primarily consumer on individual primarily for line 16b. line 17. s primarily business de usiness or investment on line 16c. line 17.	r a personal, family, or hous ebts? <i>Business debts</i> are d	ebts that you incurred to obtain the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing un expenses ar	g under Chapter 7. Go to l der Chapter 7. Do you est e paid that funds will be a		property is excluded and administrative ured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	<u> </u>	000-5,000 001-10,000 0,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	000	1,000,001-\$10 million 10,000,001-\$50 million 50,000,001-\$100 million 100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 mi	000	1,000,001-\$10 million 10,000,001-\$50 million 50,000,001-\$100 million 100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to fi of title 11, United St under Chapter 7. If no attorney repres out this document, I I request relief in acc I understand making	le under Chapter 7, I am ates Code. I understand ents me and I did not pa have obtained and read cordance with the chapt g a false statement, cond	n aware that I may proceed, d the relief available under ea ay or agree to pay someone d the notice required by 11 er of title 11, United States cealing property, or obtaining	Code, specified in this petition. ng money or property by fraud in
		ankruptcy case can resu 152, 1341, 1519, and 35		or imprisonment for up to 20 years, or
	/s/ Phillip Fox Signature of Debte	or 1		of Debtor 2
	Executed on _	1/12/2018 MM / DD / YYYY	Executed	

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Debtor 1 Phillip		Fox	Case number (if k	nown)		
First Name	Middle Name	Last Name				
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the		
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I		
represented by an	have no knowledge after	an inquiry that the i	nformation in the schedu	les filed with the petition is incorrect.		
attorney, you do not	4.5					
need to file this page.	/s/ Megan Holmes		Date	1/12/2018		
	Signature of Attorney f	or Debtor	——— MI	M / DD / YYYY		
	Megan Holmes					
	Printed name					
	Semrad Law Firm					
	Firm name					
	11101 S. Western Ave	nue				
	Street					
	Chicago		Illinois	60643		
	City		State	Zip Code		
	Contact phone	3128374019	Email address	mholmes@semradlaw.com		
			Illinois			
	Bar number		State	State		

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Fill in this information to identify your case:							
Debtor 1	Phillip		Fox				
	First Name	Middle Name	Last Name				
Debtor 2							
Spouse, if filing)	First Name	Middle Name	Last Name				
Jnited States E	Sankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number If known)							

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	Your assets Value of what you own
• • • •	
• • • •	
1a. Copy line 33, 10tal real estate, non <i>Schedule AVD</i>	\$0.00

1b. Copy line 62, Total personal property, from Schedule A/B	\$3,100.00
1c. Copy line 63, Total of all property on Schedule A/B	\$3,100.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$28,240.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$8,129.00
Your total liabilities	\$36,369.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	# 4 000 00
Copy your combined monthly income from line 12 of Schedule I	\$1,296.86 ———————————————————————————————————
. Schedule J: Your Expenses (Official Form 106J)	\$1,146.00

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Deb	tor 1 Phillip	Medalla Nama	Fox	Case number (if known)						
Part	First Name 4: Answer These Que	Middle Name stions for Administrat	Last Name ive and Statistical Record	S						
[Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes.									
7. w	family, or household purp	r consumer debts. Consuose. 11 U.S.C. § 101(8). Farily consumer debts. Yo	Fill out lines 8-10 for statistical pu	an individual primarily for a personal, irposes. 28 U.S.C. § 159. part of the form. Check this box and sub	omit					
	From the <i>Statement of You</i> Form 122A-1 Line 11; OR , F		e: Copy your total current monthorm 122C-1 Line 14.	nly income from Official	\$806.89					
9.	Copy the following specia	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:								
	From Part 4 on Schedule	F/F, copy the following:		Total claim						
	9a. Domestic support obliga	tions (Copy line 6a.)		\$28,240.00						
	9b. Taxes and certain other	debts you owe the govern	ment. (Copy line 6b.)	\$0.00						
	9c. Claims for death or person									
	9d. Student loans. (Copy lin	e 6f.)		\$0.00						
	9e. Obligations arising out o priority claims. (Copy line 6g		or divorce that you did not report	as \$0.00						
	9f. Debts to pension or prof	t-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00						

\$28,240.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information	to identify your o	ase:					
Debtor 1	Phillip				Fox			
Debtor 2 (Spouse, if f	First N		Middle N		Last Name			
	- 111511	tcy Court for the:	Middle N Northern	iame	Last Name District of Illinois			
Case nun	nber				(State)			
, ,	al Form	106A/B						Check if this is an amended filing
		/B: Prope	ertv					12/1
category responsib	where you the le for supply r name and	nink it fits best. I ing correct infor case number (if I	Be as complete a mation. If more s known). Answer e	nd accu pace is very qu	sset only once. If an asset fits in urate as possible. If two married needed, attach a separate shee estion. Other Real Estate You Own o	people are t to this fo	e filing together, both a rm. On the top of any a	re equally
1. Do you	No. Go to F	Part 2	quitable interest i	in any r	esidence, building, land, or simil	ar propert	y?	
1.1		is the property?	other description	Sir Du	is the property? Check all that app ngle-family home uplex or multi-unit building andominium or cooperative anufactured or mobile home	oly.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
	Number City	Street	Zip Code	In	nd vestment property meshare her		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
				one. De	ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors and anoth	er	(see instructions)	mmunity property
If you	own or have	more than one, I	ist here:	prope	information you wish to add aborty identification number:			
1.2	Street addre	ss, if available, or	other description	Sir Du	is the property? Check all that app ngle-family home uplex or multi-unit building andominium or cooperative anufactured or mobile home	ory.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
	Number	Street	Zip Code	In	ind vestment property meshare ther		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
	Oity	State	Zip Gode	Who hone. De	ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors and anoth	er	(see instructions)	mmunity property

property identification number:

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Debtor 1	Phillip First Name	Middle Name	Fox Last Name	Case number	(if known)	
1.3	et address, if available, or oth		What is the property? Check all that Single-family home Duplex or multi-unit building	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the
Nun	nber Street State	Zip Code	Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property Debtor 1 only	 ∕? Check one.	Describe the nature or interest (such as fee sthe entireties, or a life. Check if this is co (see instructions)	f your ownership imple, tenancy by estate), if known.
	the dollar value of the por ve attached for Part 1. Wri	ا tion you own for	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add property identification number: all of your entries from Part 1, includere.	about this item,		
Part 2:	Describe Your Vehicle					
Do you ow you own tl	vn, lease, or have legal or on the hat someone else drives. If youns, trucks, tractors, sport uti	equitable interes ou lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executo rcycles	-	-	
3.1	Make Model: Year:	Chevrolet Suburban 1995	Who has an interest in the pro one. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 1995 Chevrolet Suburban		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property? \$2700.00	Current value of the portion you own? \$2700.00
3.2	Make Model: Year:		Who has an interest in the pro one. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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btor 1	Phillip		Fox	Case numbe	r (if known)		
	First Name	Middle Name	Last Name				
3.3	Make Model: Year:		Who has an interest in the one. Debtor 1 only	property? Check	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D</i> nims Secured by Property.	
	Approximate mileage:					, ,	
			Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 on	nly	entire property?	portion you own?	
			At least one of the debtor	s and another			
			Check if this is communinstructions)	nity property (see			
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	claims or exemptions. Pu	
	Model:		one.			ny secured claims on Schedule L	
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property.	
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 on	nly	entire property?	portion you own?	
			At least one of the debtor	s and another			
			Check if this is commur	nity property (see			
4.1	Yes Make		Who has an interest in the	property? Check		claims or exemptions. Pu	
	Model:		one.			red claims on <i>Schedule I</i> aims Secured by Property.	
	Year: Approximate mileage:		Debtor 1 only		Creditors virio riave Cia	ums secured by Froperty	
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 on	nly	entire property?	portion you own?	
			At least one of the debtor	s and another			
			Check if this is communinstructions)	nity property (see			
4.2	Make		Who has an interest in the	property? Check	Do not deduct secured	claims or exemptions. Pu	
	Model:		one.			red claims on Schedule	
	Year:		Debtor 1 only		Creditors vvno Have Cia	aims Secured by Property	
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 on	nly	entire property?		
			At least one of the debtor			portion you own?	
				s and another		portion you own?	
			Check if this is communinstructions)			portion you own?	
5. Add	the dollar value of the por	tion you own for all		nity property (see	s for pages	portion you own?	

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De	ebtor 1	Phillip First Name	Middle Name	Fox Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Househo			
D	o you	own or hav	e any legal or equitable int	erest in any of the following	g items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
			and furnishings bliances, furniture, linens, china, ki	itchenware		
✓	No					
	Yes. D	escribe				
	. Elect Exampl No		s and radios; audio, video, stereo	, and digital equipment; compute	ers, printers, scanners; music	
☑	Yes. D	escribe	Laptop, I Phone, TV			\$300.00
		•	and figurines; paintings, prints, or	other artwork; books, pictures, o ther collections, memorabilia, colle	• •	
✓	No					
	Yes. D	escribe				
		les: Sports, pl	orts and hobbies notographic, exercise, and other has, carpentry tools; musical instru	nobby equipment; bicycles, pool t	ables, golf clubs, skis; canoes	
✓	No					
	Yes. D	escribe				
	0. Fire Exampl		les, shotguns, ammunition, and r	related equipment		
✓	No					
	Yes. D	escribe				
	1. Clot Examp		clothes, furs, leather coats, design	ner wear, shoes, accessories		
	No					
✓	Yes. D	escribe	Misc. Men's Clothing			\$100.00
	·			ment rings, wedding rings, heirloc	om jewelry, watches, gems,	
⊻	No					7
Ш	Yes. D	escribe				
		-farm anima les: Dogs, cat	ls s, birds, horses			
✓	No					-
	Yes. D	escribe				
_ 1	_	other perso	nal and household items you di	d not already list, including any	y health aids you did not list	1
✓	No					
	Yes. D	escribe				
			alue of all of your entries from l t number here	Part 3, including any entries for	r pages you have attached	\$400.00

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Debt	tor 1 Phillip		Fox	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	Describe Your I	Financial Assets			
Do	you own or have an	y legal or equitable interest	t in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16.		ve in your wallet, in your home, in	a cofe deposit hey and on h	and when you file your petition	
	No No	ve iii your wallet, iii your nome, iii	i a sale deposit box, and on i	and when you life your pelilion	
47	_			Cash:	
17.		avings, or other financial accounts stitutions. If you have multiple acc		s in credit unions, brokerage houses, on, list each.	
	☐ No		In atitution name		
	✓ Yes		Institution name:		
		17.1. Checking account:	Chase		\$0.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks	was firm a manay market acc	nunta.	
	No No	, investment accounts with broker	age ilmis, money market acco	ounts	
	Yes	Institution or issuer name:			
19.			ted and unincorporated bu	sinesses, including an interest in	
	an LLC, partnership, a	and joint venture			
	✓ No Yes. Give specific	Name of entity		% of ownership:	
	information about				
	them				

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Debt	tor 1 Phillip		Fox	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments Non-negotiable instrum No No Security No Security No Security No Security No Security No Security No N	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	ites, and money orders.	
	information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in II		, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Phillip First Name	Fox Middle Name Last Name	Case number (if known)	
24.	Interests in a	an education IRA, in an account in a qualified ABLE program, or 530(b)(1), 529A(b), and 529(b)(1).	under a qualified state tuition program.	
	No Yes	Institution name and description. Separately file the records of any i	nterests.11 U.S.C. § 521(c):	
25.		able or future interests in property (other than anything listed i for your benefit	n line 1), and rights or powers	
	✓ No Yes. Desc	cribe		
26.		pyrights, trademarks, trade secrets, and other intellectual proper ernet domain names, websites, proceeds from royalties and licensing		
	✓ No Yes. Desc	pribe		
27.		inchises, and other general intangibles ilding permits, exclusive licenses, cooperative association holdings, li	quor licenses, professional licenses	
	No Yes. Desc	pribe		
Mor	ney or propei	rty owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propei			portion you own? Do not deduct secured
	Tax refunds o	wed to you	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or ✓ No — Yes. Give sabou	wed to you specific information ut them, including whether	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give s about	wed to you specific information		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give s about you a and t	specific information ut them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and t	specific information ut them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal support, child support, mainten	State: Local: ance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal support, child support, mainten	State: Local: ance, divorce settlement, property settlement. Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal support, child support, mainten	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds or ✓ No — Yes. Give s about you a and t Family suppor Examples: Past ✓ No — Yes. Give s	specific information ut them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal support, child support, mainten specific information	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds or ✓ No ✓ Yes. Give s about you a and to Family support Examples: Past ✓ No ☐ Yes. Give s Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal support, child support, mainten	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No ✓ Yes. Give s about you a and if Family suppor Examples: Past ✓ No ✓ Yes. Give s Other amount Examples: Unp Soc	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spousal support, child support, maintent specific information Its someone owes you paid wages, disability insurance payments, disability benefits, sick pay that security benefits; unpaid loans you made to someone else	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spousal support, child support, maintent specific information Its someone owes you paid wages, disability insurance payments, disability benefits, sick pay that security benefits; unpaid loans you made to someone else	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Phillip		Fox	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance polexamples: Health, disability		savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insurant of each policy and list in	ce company	Company name:	Beneficiary:	Surrender or refund value
32.	property because someone No	a living trust, expect pro		cy, or are currently entitled to receive	
33.	Yes. Describe Claims against third parti	es, whether or not yo	u have filed a lawsuit or made	e a demand for payment	
	Examples: Accidents, employed No Yes. Describe	oyment disputes, insura	nce claims, or rights to sue		
34.	Other contingent and unl	iquidated claims of e	very nature, including counter	rclaims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	did not already list			
	Yes. Describe				
36.		-	Part 4, including any entries f		
Part	5: Describe Any Busin	ness-Related Prop	erty You Own or Have an	Interest In. List any real estate in Pa	art 1.
37.	Do you own or have any le	egal or equitable inte	rest in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or c	ommissions you alrea	dy earned		
	Yes. Describe				
39.	Office equipment, furnish Examples: Business-related		nodems, printers, copiers, fax m	nachines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No Yes. Describe				
					4

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Deb	tor 1 Phillip	Fox	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equipment	t, supplies you use in business, and tools of your	trade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or join	nt ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
12	Customer lists, mailing lists, or	other compilations		
43.	Customer lists, maining lists, or	other compilations		
	✓ No			
	Yes. Do your lists include per	rsonally identifiable information (as defined in 11 U.S	.C. § 101(41A))?	
	— No			
	□ No			
	Yes. Describe			
11	Any business-related property	you did not already list		
77.		you did not alleddy not		
	✓ No			
	Yes. Give specific	•		
	information			-
				<u> </u>
		-		-
				_
				-
1E A	dd the deller velue of all of veur	ontrice from Bort E. including any entrice for no	agos you hove attached	
		entries from Part 5, including any entries for pa		
>				
Part	t 6: Describe Any Farm- and	d Commercial Fishing-Related Property Y	ou Own or Have an Interest In.	
	If you own or have an interest in	ı farmland, list it in Part 1.		
46.	Do you own or have any legal of	or equitable interest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.			Current value of the
				ortion you own?
	Yes. Go to line 47.			Oo not deduct secured claims or exemptions
47	Farm animals		U	LOVELLERIO
77.	Examples: Livestock, poultry, far	m-raised fish		
	<u> </u>			
	✓ No			
	Yes. Describe			

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Debt	tor 1 Phillip First Name		ox ast Name	Case number (if known)	
48.	Crops-either growing of		astivanie		
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	√ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.		rcial fishing-related property you did i	not already list		
	Yes. Describe				
		l of your entries from Part 6, including		ou have attached	
•				L	
Part 1	7: Describe All Pro	perty You Own or Have an Intere	est in That You Did No	ot List Above	
53.	Do you have other prop	perty of any kind you did not already l			
		s, country club membership			
	✓ No Yes. Give specific				
	information				
	4446 - 4-1114-1	la Caraca de Caraca Bart 7 Maio de			
54. A	dd the dollar value of al	I of your entries from Part 7. Write the	at number nere		
Part	8: List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. r	part 2 total vehicles, lin	e 5	\$2700.00		
57. P	art 3: Total personal an	d household items, line 15	\$400.00		
58. P	art 4: Total financial as	sets, line 36	φ+00.00		
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. 1	Fotal personal property.	Add lines 56 through 61	\$3100.00		+ \$3100.00
				Copy personal property total	
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			\$3100.00

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Debtor 1	Phillip		Fox	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(=====	

Oniciai Form 1000

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt							
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.						
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)								
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.								
	Brief description of the property and line on Schedule A/B that lists this property Current value the portion yown Copy the value Schedule A/B		Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption					
	Brief description: Checking account, Chase Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)					
	Brief description: Laptop, I Phone, TV Line from Schedule A/B: 07	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)					
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?						

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Debtor 1	Phillip		Fox	Case number (if known)	
	First Name Midd	lle Name	Last Name		
art 2:	Additional Page				
line	of description of the property and on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B	Check only one	exemption you claim box for each exemption.	Specific laws that allow exemption
Line	f cription: Misc. Men's Clothing from edule A/B: 11	\$100.00		\$100.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(a)
Line	f cription: Chevrolet Suburban, 1995, 1995 Chevrolet Suburban I from edule A/B: 03	\$2,700.00	100% of fa	\$2,400.00; \$300.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)

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			9			
Fill in this in	formation to identify your o	case:				
Debtor 1	Phillip		Fox			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	g) First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case numb	er					
Officia	l Form 106D					Check if this is an amended filing
Sched	lule D: Credi	tors Who Ha	ve Claims Secu	red by Prop	erty	12/15
more space			e are filing together, both are e nber the entries, and attach it t			
1. Do an	y creditors have claims	secured by your proper	ty?			
✓ No	o. Check this box and sub	mit this form to the court	with your other schedules. You h	ave nothing else to repo	ort on this form.	
☐ Ye	es. Fill in all of the informati	on below.				
Part 1: Li	st All Secured Claims					
for eac		editor has a particular claim,	red claim, list the creditor separatel list the other creditors in Part 2. As g to the creditor's name.		Column B Value of collateral	Column C Unsecured portion If any

this claim

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Fill in t	this inforn	nation to identify your c	case:					
Debto	r 1	Phillip		Fox				
Debto	r 2	First Name	Middle Name	Last Name				
(Spouse	e, if filing)	First Name	Middle Name	Last Name				
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case r	number n)			(,				
Offic	cial Fo	orm 106E/F			_	Chec	k if this is an	amended filing
Scł	nedu	le E/F: Cre	editors Who	Have Unsecure	d Claims			12/15
other p Form 1 claims the ent known Part 1	party to a 06A/B) a that are tries in the. List A	any executory contracts and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At All of Your PRIORITY	s or unexpired leases the ecutory Contracts and U Creditors Who Hold Clai		executory contracts G). Do not include a ace is needed, copy	s on Sc <i>hedul</i> iny creditors the Part you	le A/B: Prope with partial u need, fill it	erty (Official ly secured out, number
2. L	ist all of sted, iden is much a continuation	tify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both pri s in alphabetical order acc re than one creditor holds	s more than one priority unsecured clai ority and nonpriority amounts, list that cording to the creditor's name. If you h s a particular claim, list the other credito ns for this form in the instruction bookle	claim here and show ave more than two pr rs in Part 3.	both priority	and nonprior	ity amounts.
						Total claim	Priority amount	Nonpriority amount
2.1	ILLINOIS Priority C 509 S 6T Number	reditor's Name		Last 4 digits of account number	3100 1/2005		\$28,240.00	
	Debt Debt	State urred the debt? Check of tor 1 only tor 2 only tor 1 and Debtor 2 only		As of the date you file, the claim i apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations	n:			
	Che	ast one of the debtors an ck if this claim relates aim subject to offset?		Taxes and certain other debts yo government Claims for death or personal injuintoxicated Other. Specify				
2.2	Illinois De Chaney	epartment of Human Serv reditor's Name reton Rd Street	vices x/o Patricia	Last 4 digits of account number _ When was the debt incurred? _ As of the date you file, the claim i apply.	n/a	\$0.00	\$0.00	\$0.00
	Debt Debt Debt At lea	nd Illinois State urred the debt? Check of the confusion of the debtors and the confusion of the debtors and the confusion of the debtors and the confusion of	nd another	Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts your government Claims for death or personal injuintoxicated Other. Specify Notice	ou owe the ory while you were			

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Debtor 1 Phillip Fox Case number (if known) First Name Middle Name Last Name Part 1: Your PRIORITY Unsecured Claims - Continuation Page Total **Priority** Nonpriority After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. claim amount amount 2.3 MSDHS/METSS \$0.00 \$0.00 \$0.00 Last 4 digits of account number _____0172 Priority Creditor's Name 8/2007 750 NORTH STATE ST When was the debt incurred? Number As of the date you file, the claim is: Check all that Contingent 39202 JACKSON Mississippi Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **✓** Type of PRIORITY unsecured claim: Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the At least one of the debtors and another government Claims for death or personal injury while you were Check if this claim relates to a community debt intoxicated Is the claim subject to offset? Other. Specify _ Other **✓** No Yes

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Debto	tor 1 Phillip First Name Middle Name	Fox	Case number (if known)	
Part 2		Last Name red Claims		
3. [Do any creditors have nonpriority unsecured clai No. You have nothing to report in this part. So Yes.	ms against you?	e court with your other schedules.	
u It	unsecured claim, list the creditor separately for each c	laim. For each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
	1			Total claim
4.1	City of Chicago Parking Nonpriority Creditor's Name		Last 4 digits of account number	\$7,500.00
	121 N. LaSalle St # 107A		When was the debt incurred?n/a	
	Number Street		As of the date you file, the claim is: Check all that apply. Contingent	
	Chicago Illinois 6	0602	Unliquidated	
		ip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	<u> </u>		Student loans	
	Debtor 2 only Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community	debt	Other. Specify Tickets	
	Is the claim subject to offset? ✓ No ✓ Yes		<u> </u>	
4.2				\$174.00
4.2	Nonpriority Creditor's Name 501 GREENE ST FL 3		Last 4 digits of account number 3186 When was the debt incurred? 11/2016	ψ174.00
	Number Street		As of the date you file, the claim is: Check all that apply.	
			Contingent	
		0901 ip Code	Unliquidated	
	Who incurred the debt? Check one.		Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community	debt	debts	
	Is the claim subject to offset? ✓ No		001 Collection; Collecting for ORIGINAL CREDITOR: COMMONWEALTH EDISON	
	Yes		Other. Specify COMPANY	
4.3	DIVERSIFIED CONSULTANT		Last 4 digits of account number 5095	\$455.00
	Nonpriority Creditor's Name 10550 DEERWOOD PARK BLVD		When was the debt incurred? 5/2017	
	Number Street		As of the date you file, the claim is: Check all that apply.	
	JACKSONVILLE Florida 3	2256	Contingent	
	City State Z	ip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	브	4.1.1	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community	aept	debts 001 Collection; Collecting for	
	Is the claim subject to offset? No		Other. Specify COMCAST	
	Yes			

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Debtor				FOX	Case number (if known)
	First Name		Middle Name	Last Name	
Part 3:	List Others t	o Be Notified	About a Debt Tha	it You Already List	ted
col col	llection agency llection agency	is trying to colle here. Similarly, i	ct from you for a de f you have more th	ebt you owe to some an one creditor for a	y, for a debt that you already listed in Parts 1 or 2. For example, if a cone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional or debts in Parts 1 or 2, do not fill out or submit this page.
HA Nar	ARRIS & HARRIS	LTD		On which ent	try in Part 1 or Part 2 did you list the original creditor?
11	111 W JACKSON BLVD S-400 Number Street			Line 4.1	of (Check Part 1: Creditors with Priority Unsecured Claims
Nu	umber Street			= <u></u>	of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

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Debtor 1 Phillip Fox Case number (if known) First Name Middle Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$28,240.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$28,240.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h.

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

\$8,129.00

\$8,129.00

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Phillip		Fox	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Uhaul Name 635 Poplar Sprir	ngs		Storage Lease, Debtor is Lessee, Monthly Lease
	Number	Street		
	Riverdale	Georgia	30274	
	City	State	Zip Code	

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			damont lage	20 01 0 1
Fill in this info	rmation to identify your c	case:		
Debtor 1	Phillip		Fox	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number	_		(State)	
(II KIIOWI)				Check if this is an amended filing
Official	Form 106H			arrended ming
Schedu	le H: Your Cod	debtors		12/15
•		ou are filing a joint case, do	not list either spouse as a	codebtor.)
		lived in a community pro xico, Puerto Rico, Texas, W		(Community property states and territories include Arizona, California, .)
✓ No.	Go to line 3.			
	s. Did your spouse, forme No	er spouse, or legal equiva	lent live with you at the t	me?
	-	ty state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spouse, i	former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Coo	de
3. In Colum	ın 1, list all of your codel	btors. Do not include you	r spouse as a codebtor i	f your spouse is filing with you. List the person shown in line 2

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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	_				
Fill in this information to ident	ify your case:				
Debtor 1 Phillip		Fox		_	
First Name	Middle Name	Last N	lame	Che	eck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last N	lame	— I п	An amended filing
				1 7	A supplement showing post-petition chapter 1
United States Bankruptcy Court the:	or <u>Northern</u>	District of Illi	inois State)		expenses as of the following date:
Case number		(-			
(lf known)					MM / DD / YYYY
Official Form 106	_				
Schedule I: Your	ncome				12/1
information about your spous	e. If you are separated and led, attach a separate she very question.	d your spous	se is not filing	g with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in your employment		Debtor 1			Debtor 2
information.	Employment status	- Cmple	wad		
If you have more than one job, attach a separate page with		✓ Emplo	mployed		Employed Not Employed
information about additional		☐ NOT EI	прюуец		I Not Employed
employers.	Occupation				
Include part time, seasonal, or	Employer's name	IHOP			
self-employed work.	Employer's address	3003 S Ci	cero Ave		
Occupation may include studer or homemaker, if it applies.	nt	Number Street			Number Street
		Cicero	Illinois	60804	014
		City	State	Zip Code	City State Zip Code
	How long employed there?				
Part 2: Give Details Abou					
Estimate monthly income as spouse unless you are separate		n. If you have	nothing to rep	ort for any line, v	vrite \$0 in the space. Include your non-filing
If you or your non-filing spouse hore space, attach a separate s		, combine the	information for	all employers fo	or that person on the lines below. If you need
			For	Debtor 1	For Debtor 2 or non-filing spouse
	salary, and commissions (befo thly, calculate what the monthly		2.	\$1,697.84	
3. Estimate and list monthly of	overtime pay.		3.	+ \$0.00	
4. Calculate gross income. Ad	dd line 2 + line 3.		4.	\$1,697.84	

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Deb	otor 1Phillip First Name		-ox -ast Name	Case number	r (if	
	Tilst Name	widdle Name L	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
C	opy line 4 here		→ 4.	\$1,697.84		
	st all payroll deducti					
5	a. Tax, Medicare, and	d Social Security deductions	5a.	\$400.99		
5	b. Mandatory contrib	outions for retirement plans	5b.	\$0.00		
5	c. Voluntary contribu	tions for retirement plans	5c.	\$0.00		
5	d. Required repayme	nts of retirement fund loans	5d.	\$0.00		
5	e. Insurance		5e.	\$0.00		
5	f. Domestic support of	obligations	5f.	\$0.00		
5	g. Union dues		5g.	\$0.00		
5	h. Other deductions.	Specify:	5h.	+ \$0.00 +		
6. A 6 +5h.		tions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$400.99		
7. C a	alculate total monthl	y take-home pay. Subtract line 6 from line	4. 7.	\$1,296.86		
8. Li	st all other income re	egularly received:				
8	a. Net income from re business, profession	ental property and from operating a on, or farm				
		or each property and business showing nary and necessary business expenses, and et income.	8a.	\$0.00		
8	b. Interest and divide		8b.	\$0.00		
8	c. Family support pay dependent regular	yments that you, a non-filing spouse, or a ly receive	a			
		ousal support, child support, maintenance, and property settlement.	8c.	\$0.00		
8	d. Unemployment co	mpensation	8d.	\$0.00		
8	e. Social Security		8e.	\$0.00		
8	Include cash assistar cash assistance that	assistance that you regularly receive nce and the value (if known) of any non-you receive, such as food stamps (benefits ntal Nutrition Assistance Program) or	8f.	\$0.00		
8	g. Pension or retirem	nent income	8g.	\$0.00		
8	h. Other monthly inc	ome. Specify:	8h.	+ \$0.00 +		
	_	Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9.	\$0.00		
	•	ome. Add line 7 + line 9. 0 for Debtor 1 and Debtor 2 or non-filing sp	10. oouse	\$1,296.86	=	\$1,296.86
Ir fr	nclude contributions fro riends or relatives.	or contributions to the expenses that you can an unmarried partner, members of your counts already included in lines 2-10 or amou	household, yo	ur dependents, your roomn		
S	Specify:				11	. + \$0.00
		e last column of line 10 to the amount ir e Summary of Schedules and Statistical Sur				\$1,296.86
						Combined monthly income
13. [Do you expect an inci	rease or decrease within the year after y	ou file this fo	rm?		
Ē	Yes. Explain:					
L						

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		Docu	ment Page 32 of 6	4	
Fill in this infor	mation to identify you	ır case:			
Debtor 1	Phillip First Name	Middle Name	Fox Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	9
United States E	Bankruptcy Court for th	ne: Northern [District of Illinois (State)	A supplement sho expenses as of th	owing post-petition chapter 13 e following date:
Case number (If known)				MM / DD / YYYY	
Official	Form 106J	l			
Schedul	e J: Your Ex	rpenses			12/15
information. If (if known). Ans	more space is neede wer every question.	d, attach another sheet to this	re filing together, both are equal form. On the top of any addition		
	cribe Your House	hold			
1. Is this a joi					
	to line 2				
Yes. Do	oes Debtor 2 live in a	a separate household?			
	No Yes. Debtor 2 mus	t file Official Forms 106J-2, <i>Exper</i> .	nses for Separate Household of Deb	tor 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	_	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	-	No Yes			
Part 2: Estir	mate Your Ongoin	g Monthly Expenses			
-	of a date after the ba		ou are using this form as a supp plemental Schedule J, check th		
		n-cash government assistance d it on Sc <i>hedule I: Your Income</i>	=		Your expenses
	or home ownership or the ground or lot. 4.		clude first mortgage payments and		\$500.00

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Phillip First Name
 Fox Dase number (if known)
 Case number (if known)

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$100.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$61.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$175.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$30.00
11. Medical and dental expenses	11.	\$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$70.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$70.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify: Storage Uhaul Lease		*
	19.	\$90.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20d 20e	\$0.00
2-2-72-72-73-7-7-7-7-7-7-7-7-7-7-7-7-7-7	208	φυ.υυ

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Debtor 1	Phillip		Fox	Case number (if known)		
	First Name	Middle Name	Last Name			
21. Othe	r. Specify:				21	\$0.00
22. Calc	ulate your monthly ex	penses.				
	Add lines 4 through 21.	•				\$1,146.00
	· ·	expenses for Debtor 2), if any	from Official Form 106.J-2)		\$0.00
		he result is your monthly exp		-	22.	\$1,146.00
	ulate your monthly net				22.	
	•	bined monthly income) from	Schadula I		00-	#1 000 00
	. ,	,	Scriedule I.		23a	\$1,296.86
23b.	Copy your monthly exp	enses from line 22 above.			23b	\$1,146.00
23c. Subtract your monthly expenses from your monthly income.						\$150.86
	The result is your mont	nly net income.			23c	-
24. Do y	ou expect an increase	or decrease in your expen	ses within the year after	you file this form?		
-	•		-			
		to finish paying for your car				
				. youorigugo.		
П,	No					
\!\	Yes					
	Explain here:					
	Not in written	lease				
	Not in written	loade				

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Phillip		Fox	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number		_	(2.5.1.)	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information. $\frac{1}{2} \left(\frac{1}{2} \right) = \frac{1}{2} \left(\frac{1}{2} \right) \left(\frac{1}{2} \right)$

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Phillip Fox	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/12/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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	formation to identify your o	case:				
Debtor 1	Phillip		Fox			
	First Name	Middle Name	Last Nam	e		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Nam	e		
United States	s Bankruptcy Court for the:	Northern	District of Illino	is		
Case numbe	er		(State	e)		
lf known)						Check if this is
Officia	l Form 107					amended filing
Statem	ent of Financia	al Affairs for I	ndividuals	Filing for Bankı	ruptcy	04
nformation		ed, attach a separate		ogether, both are equall On the top of any addit		
Part 1: Gi	ve Details About Your	Marital Status and	Where You Lived	Before		
1. What	is your current marital st	atus?				
	1arried					
	Married lot married					
✓ N			r than where you liv	e now?		
2. During	lot married g the last 3 years, have yo	ou lived anywhere other ou lived in the last 3 yea	ars. Do not include v			Dates Debtor 2 lived
2. During	lot married g the last 3 years, have yo lo es. List all of the places yo	ou lived anywhere other ou lived in the last 3 yea	ars. Do not include v	where you live now.		Dates Debtor 2 lived there Same as Debtor 1
2. During	lot married g the last 3 years, have yo lo es. List all of the places yo	ou lived anywhere other ou lived in the last 3 year the	ars. Do not include v tes Debtor 1 lived tre	where you live now. Debtor 2:		there Same as Debtor 1
2. During	lot married g the last 3 years, have yo lo es. List all of the places yo	ou lived anywhere other ou lived in the last 3 year the	ars. Do not include v tes Debtor 1 lived tre	where you live now. Debtor 2:		there Same as Debtor 1 From
2. During	lot married g the last 3 years, have yo lo es. List all of the places yo bebtor 1:	ou lived anywhere other ou lived in the last 3 year the	ars. Do not include v tes Debtor 1 lived tre	where you live now. Debtor 2: Same as Debtor 1		there Same as Debtor 1
2. During Y	lot married g the last 3 years, have yo lo es. List all of the places yo bebtor 1:	ou lived anywhere other ou lived in the last 3 year the	ars. Do not include v tes Debtor 1 lived tre	where you live now. Debtor 2: Same as Debtor 1	Zip Code	there Same as Debtor 1 From
2. During Y	lot married g the last 3 years, have you lo yes. List all of the places you behtor 1:	Du lived anywhere other ou lived in the last 3 year the	ars. Do not include v tes Debtor 1 lived tre	Debtor 2: Same as Debtor 1 Number Street	Zip Code	there Same as Debtor 1 From
2. During Y Y	lot married g the last 3 years, have you lo fes. List all of the places you lebtor 1: lumber Street	Du lived anywhere other ou lived in the last 3 year the	ars. Do not include v	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To
2. During Y Y	lot married g the last 3 years, have you lo yes. List all of the places you behtor 1:	Du lived anywhere other ou lived in the last 3 year the Fro To Zip Code	ars. Do not include v	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. During Y Y	lot married g the last 3 years, have you lo fes. List all of the places you lebtor 1: lumber Street	Du lived anywhere other ou lived in the last 3 year the To Zip Code Fro	ars. Do not include v	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

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Deb	tor 1	Phillip	Fox		number (if known)	
		First Name Middle	e Name Last Nar	ne		
Part	2:	Explain the Sources of Your Inc	come			
4.	Fill i	you have any income from employm n the total amount of income you receiv vities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busi	nesses, including part-time		ars?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$11441.84	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$40000.00	Wages, commissions, bonuses, tips Operating a business	
	Inclu publ filing List	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits only once under Debtor 1.	s; royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2017) YYYY				
		or the calendar year before that: lanuary 1 to December 31, 2016) YYYY				

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Debtor 1 Phillip Fox __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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	Phillip			Fox	(Case number ((if known)
	First Name		Middle Name	Last	t Name		
Insid corp ager	ders include your porations of which nt, including one h as child support	relatives; ar you are ar or a busine	ny general partners n officer, director, p ess you operate as	; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
⊻	No						
	Yes. List all pay	ments to a	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments on No	debts guar	anteed or cosigne	d by an insider. der. Dates of	Total amount	Amount you	n account of a debt that benefited an Reason for this payment
				payment	paid	still owe	Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	City Insider's Name	State	Zip Code				
_		State	Zip Code				

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Fox

Debtor 1 Phillip Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Phillip		Fox	Case number (if know	n)	
	First Name	Middle Name	Last Name			
11.	Within 90 days before you accounts or refuse to mak		d any creditor, including a l ou owed a debt?	pank or financial institution	, set off any amou	unts from your
	▽ No					
	Yes. Fill in the details.					
	Too. 1 iii iii ale detaile.					
			Describe the action th	e creditor took	Date action	Amount
					was taken	
	Creditor's Name		-			
	Number Street		-			
			_ Last 4 digits of account	number: XXXX-		
	City Stat	o Zin Codo	_			
	City Stat	e Zip Code				
12.	Within 1 year before you fil appointed receiver, a cust			possession of an assignee	for the benefit of o	creditors, a court-
	No.					
	No					
	Yes					
Part	5: List Certain Gifts an	d Contributions				
13.	Within 2 years before you ✓ No	filed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$60	00 per person?	
		f				
	Yes. Fill in the details	for each gift.				
	Gifts with a total valu per person	e of more than \$600	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You G	avo the Gift	-			
	reison to whom fou e	lave the Gilt				
			-			
			_			
	Number Street					
			_			
	City Stat	e Zip Code				
	Person's relationship to	you				
		-				
			_			
	Person to Whom You G	lave the Gift				
			-			
	Number Street		=			
	City Stat	e Zip Code	-			
	-					
	Person's relationship to	you				

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ebtor 1	Phillip		Fox	Case number (if know	vn)	
	First Name Middle	e Name	Last Name		·	
. Wit	thin 2 years before you filed for bank	ruptcy, did yo	ou give any gifts or contributi	ons with a total value	of more than \$600	to any charity?
~	No					
Ě						
	Yes. Fill in the details for each gift or	r contribution				
	Gifts or contributions to charities		Describe what you contribu	uted	Date you	Value
	that total more than \$600				contributed	
	Charity's Name					
	Number Street					
	City State Zip	o Code				
rt 6:	List Certain Losses					
Wit	thin 1 year before you filed for bankru	uptcy or since	e vou filed for bankruptev. did	l vou lose anything be	cause of theft, fire.	other disaster, or
	mbling?		,			,
	l No					
✓						
	Yes. Fill in the details.					
	Describe the property you lost and	I	Describe any insurance co	verage for the loss	Date of your	Value of property
	how the loss occurred		Include the amount that insu		loss	lost
			pending insurance claims on	line 33 of <i>Schedule</i>		
			A/B: Property.			
	laa =	_				
Wit	List Certain Payments or Trans	uptcy, did you a bankruptcy	y petition?			anyone you consulte
. Wit	thin 1 year before you filed for bankru	uptcy, did you a bankruptcy	y petition?			anyone you consulte
. Wit	thin 1 year before you filed for bankru but seeking bankruptcy or preparing lude any attorneys, bankruptcy petition	uptcy, did you a bankruptcy	y petition?			anyone you consulte
Wit	thin 1 year before you filed for bankruput seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No	uptcy, did you a bankruptcy	y petition? credit counseling agencies for se	ervices required in your b	ankruptcy.	
Wit	thin 1 year before you filed for bankruput seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No	uptcy, did you a bankruptcy	y petition?	ervices required in your b		Amount of payment
Wit	thin 1 year before you filed for bankruput seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No	uptcy, did you a bankruptcy	y petition? predit counseling agencies for se Description and value of an	ervices required in your b	ankruptcy. Date payment	Amount of
Wit	thin 1 year before you filed for bankruput seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No	uptcy, did you a bankruptcy	y petition? credit counseling agencies for se Description and value of an transferred	ervices required in your b	ankruptcy. Date payment or transfer	Amount of
Wit	thin 1 year before you filed for bankruput seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No Yes. Fill in the details.	uptcy, did you a bankruptcy	y petition? predit counseling agencies for se Description and value of an	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptut seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm	uptcy, did you a bankruptcy	y petition? credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	uptcy, did you a bankruptcy	y petition? credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptut seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	uptcy, did you a bankruptcy	y petition? credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition lude any attorneys and lude any attorneys, bankruptcy petition lude any attorneys and lude any attorneys attorney	uptcy, did you a bankruptcy preparers, or c	y petition? bredit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition lude any attorneys and lude any attorneys lude any attorneys, bankruptcy petition lude any attorneys lude any	uptcy, did you a bankruptcy preparers, or c	y petition? bredit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition lude any attorneys and lude any attorneys lude any attorneys, bankruptcy petition lude any attorneys lude any	uptcy, did you a bankruptcy preparers, or c	y petition? bredit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition lude any a	uptcy, did you a bankruptcy preparers, or c	y petition? bredit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition lude any attorneys and lude any attorneys lude any attorneys, bankruptcy petition lude any attorneys lude any	uptcy, did you a bankruptcy preparers, or c	y petition? bredit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition lude any a	uptcy, did you a bankruptcy preparers, or co	y petition? bredit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptur seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address	uptcy, did you a bankruptcy preparers, or co	y petition? bredit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition lude any attorneys lude and lude any attorneys lude any attorneys, bankruptcy petition lude any attorneys lude a	uptcy, did you a bankruptcy preparers, or co	y petition? bredit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bankruptur seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address	uptcy, did you a bankruptcy preparers, or co	y petition? bredit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid	uptcy, did you a bankruptcy preparers, or co	y petition? bredit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition lude any attorneys lude and lude any attorneys lude any attorneys, bankruptcy petition lude any attorneys lude a	uptcy, did you a bankruptcy preparers, or co	y petition? credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid	uptcy, did you a bankruptcy preparers, or co	y petition? credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street	uptcy, did you a bankruptcy preparers, or co	y petition? credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street	uptcy, did you a bankruptcy preparers, or co	y petition? credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition will be any attorneys. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street City State Zip	uptcy, did you a bankruptcy preparers, or co	y petition? credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed for bankruptus seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60 City State Zip Email or website address Person Who Made the Payment, if No Person Who Was Paid Number Street	uptcy, did you a bankruptcy preparers, or co	y petition? credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment

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Debt	or 1	Phillip		Fox	Case number <i>(if knowr</i>	n)		
		First Name	Middle Name	Last Name				
17.	help	hin 1 year before you filed o you deal with your credi not include any payment or	itors or to make payme		half pay or transfe	r any property to a	anyone v	who promised to
		No Yes. Fill in the details.						
				Description and value of any protransferred	operty	Date payment or transfer was made	Amou	int of payment
		Person Who Was Paid						
		Number Street						
		City State	Zip Code					
18.	the Incl	ordinary course of your b	usiness or financial af and transfers made as s	ecurity (such as the granting of a secu				
				Description and value of proper transferred		ny property or eceived or debts p	paid	Date transfer was made
		Person Who Received Tran	nsfer					
		Number Street						
		City State Person's relationship to yo	Zip Code ou					
		Person Who Received Tran	nsfer					
		Number Street						
		City State Person's relationship to yo	Zip Code ou					
19.	ben	hin 10 years before you fil eficiary? ese are often called asset-pro No		l you transfer any property to a self	settled trust or sin	nilar device of wh	ich you	are a
		Yes. Fill in the details.		B				Dill
				Description and value of the p	roperty transferred			Date transfer was made
		Name of trust						

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Fox

Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Uhaul Personal Items No Name of Storage Facility Name 1700 N Cicero Number Street Number Street City State Zip Code Chicago Illinois 60639 State Zip Code City

Debtor 1 Phillip

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Debt		Phillip		ox	Cas	e number <i>(if known</i>)	
		First Name Middle Name	L	ast Name			
Part	9:	dentify Property You Hold or Control	for Someor	ne Else			
23.	Do y	ou hold or control any property that someo			y property you b	orrowed from, are storing for, or hold in	trust for
	✓	No					
		Yes. Fill in the details.					
			Where is t	he property?		Describe the contents	Value
		Owner's Name	NumberSt	reet			
		Number Street					
			City	State	Zip Code		
		City State Zip Code					
Part	10:	Give Details About Environmental Inf	ormation				
For	tha n	urness of Port 10, the following definitions and	h.e.				
For	ine p	urpose of Part 10, the following definitions app	ıy:				
		nvironmental law means any federal, state, or lo		•	• •		
		azardous or toxic substances, wastes, or materi cluding statutes or regulations controlling the cl					
	""	cluding statutes of regulations controlling the cl	earup or tries	e substances,	wastes, or mater	idi.	
		te means any location, facility, or property as de		ny environmer	ital law, whether y	you now own, operate, or utilize it	
	or	used to own, operate, or utilize it, including dis	sposal sites.				
		azardous material means anything an environm			lous waste, hazar	rdous substance,	
	to	xic substance, hazardous material, pollutant, co	ntaminant, o	r similar term.			
Rep	ort all	notices, releases, and proceedings that you kn	ow about, reg	ardless of who	en they occurred.		
•					-		
24.	Has	any governmental unit notified you that you	ı mav be liab	le or potentia	ally liable under	or in violation of an environmental law?	
		, ,	•	•	•		
	\checkmark	No					
		Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of
							notice
		Name of site	Governme	ntal unit			
		Number Street	NumberStr	eet			
			City	State	Zip Code		
		-					
		City State Zip Code					
0.5	Uass	a very matified any necessary mantal verit of any	valance of h		a vi a l 2		
25.	пач	e you notified any governmental unit of any	release of the	azaruous mat	enan		
	\overline{V}	No					
		No Yes. Fill in the details.	Governme	ental unit		Environmental law if you know it	Date of
			Governme	ntal unit		Environmental law, if you know it	Date of notice
			Governme	ntal unit		Environmental law, if you know it	
			Governme			Environmental law, if you know it	
		Yes. Fill in the details. Name of site	Governme	ntal unit		Environmental law, if you know it	
		Yes. Fill in the details.		ntal unit		Environmental law, if you know it	
		Yes. Fill in the details. Name of site	Governme	ntal unit eet	Zin Coda	Environmental law, if you know it	
		Yes. Fill in the details. Name of site	Governme	ntal unit	Zip Code	Environmental law, if you know it	

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Debt		Phillip			Fox	Case n	umber <i>(if k</i>	(nown)		
		First Name		Middle Name	Last Name					
26.			y in any judio	cial or administr	ative proceeding under	r any environmental	law? Inc	lude settlem	ents and orde	rs.
	뇓	No Yes. Fill in the def	taila							
	Ш	res. Fill III the de	ialis.							6 11
					Court or agency		nature of	f the case		Status of the case
		Case title								
					Court Name					Pending
										On appeal
		Case number			NumberStreet					
					City State	Zip Code				Concluded
		•								
Part	11:	Give Details Al	oout Your E	Business or Co	nnections to Any Bu	usiness				
27.	Witl	nin 4 years before	you filed for	bankruptcy, did	I you own a business or	have any of the foll	owing co	nnections to	any business'	?
		A sole propri	etor or self-e	employed in a tra	ade, profession, or othe	er activity, either full-	time or pa	art-time		
		A member of	f a limited lial	bility company (L	LC) or limited liability pa	artnership (LLP)				
		A partner in a	a partnership	0						
		An officer, di	rector, or ma	anaging executiv	e of a corporation					
		An owner of	at least 5% o	of the voting or e	quity securities of a cor	rporation				
		No November		0.1.0.140						
	$ \underline{Y} $	No. None of the a				L				
	Ш	Yes. Check all the	at apply abo	ve and till in the	details below for each l					
					Describe the nat	ure of the business			dentification ກເ cial Security ກເ	
								EIN:		
		Business Name						EIIN.		
		Ni yaabaa Otaaat						Datas busin	ness existed	
		Number Street			Name of account	tant or bookkeeper		Dates busin	less existed	
		City	State	Zip Code	_	·		From	То	
		•		·						
					Describe the nat	ure of the business			dentification ກເ cial Security ກເ	
									nai occurry ne	
		Business Name			_			EIN:		
		Number Street			<u> </u>			Datas busin	ness existed	
		Number Street			Name of account	tant or bookkeeper		Dates busin	less existed	
		City	State	Zip Code	_			From	То	
		- ,		,						
					Describe the nat	ure of the business			dentification nu cial Security nu	
									nai Security iit	uniber of ITIN.
		Business Name			_			EIN:		
					_					
		Number Street			Name of access	tant or bookleans		Dates busin	ness existed	
		City	State	Zip Code	mame of account	tant or bookkeeper		F	_	
		Oity	Sidle	Zip Code				rom	To	

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Debt	or 1 F	Phillip			Fox	Case number (if known)
	Ē	First Name		Middle Name	Last Name	
28.	cred	iin 2 years before yo litors, or other part No Yes. Fill in the deta	ies.	bankruptcy, did yo	u give a financial stateme	ent to anyone about your business? Include all financial institutions,
	_				Date issued	
					Date Issueu	
		Name			MM/DD/YYYY	
		N			=	
		Number Street				
		City	State	Zip Code	_	
		0: D.I.				
Part	12:	Sign Below				
t	rue a	nd correct. I under kruptcy case can re	stand that	making a false stat	ement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		★ /s/ Pi	nillip Fox			×
		Signatur	e of Debtor	1		Signature of Debtor 2
		Date 1/	12/2018			Date
	id yo	u attach additiona	I pages to \	our Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
_						,
L		es				
C	id yo	u pay or agree to p	ay someon	e who is not an att	orney to help you fill out	bankruptcy forms?
	✓ No	0				
Ī	Y	es. Name of person				Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distri	ct of Illinois	
In re	Phillip Fox		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$200.00
	Balance Due			\$3,800.00
2	. The source of the compensation paid	d to me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation paid	d to me is:		
	✓ Debtor	Other (specify)		
4	. I have not agreed to share the abmembers and associates of my I	ove-disclosed compensatio aw firm.	on with any other person unless the	y are
		v firm. A copy of the agreem	ith a other person or persons who a ent, together with a list of the name	
5	In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	-	al service for all aspects of the bank g advice to the debtor in determining	• •
	b. Preparation and filing of any	petition, schedules, stateme	ents of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors a	and confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings ar	nd other contested bankruptcy matt	ters;
6	. By agreement with the debtor(s), the	above-disclosed fee does n	ot include the following services:	
		CERTIFIC	CATION	
	I certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreeme	ent or arrangement for payment to m	ne for representation of the
	1/12/2018		/s/ Megan Holmes	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$200.00 toward the flat fee, leaving a balance due of \$3,800.00; and \$61.76 for expenses, leaving a balance due of \$4,171.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	1/9/2018		
Signed:	FDP.		
/s/ Phillip			
	· \	/s/ Charles Bonini	
Debtor(s)		Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Fox, Phillip Debtor(s)	Case No	_ Case No		
		Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX		
TI knowledge		y that the attached list of creditors is to	rue and correct to the best of their		
Date:	1/12/2018	/s/ Fox, Phillip Fox, Phillip Signature of De	btor		

ILLINOIS DCFS 509 S 6TH ST SPRINGFIELD, IL, 62701

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

CONTRACT CALLERS INC 501 GREENE ST FL 3 AUGUSTA, GA, 30901

MSDHS/METSS 750 NORTH STATE ST JACKSON, MS, 39202

Illinois Department of Human Services x/o Patricia Chaney 3301 Wireton Rd Blue Island, IL, 60406

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654 Case 18-00997 Doc 1 Filed 01/12/18 Entered 01/12/18 17:32:18 Desc Main Document Page 60 of 64

Fill in this info	mation to identify your	case:			
Debtor 1	Phillip		Fox		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	l oot blane		
			Last Name		
United States 6	Bankruptcy Court for the	Northern	District of Illinois (State)		
Case number			(State)		
(if known)					
Official	Form 106De	∋c			Check if this is a amended filing
Declarat	ion About an	Individual Debi	or's Schedu	les	12/15
If two married	people are filing togeti	ner, both are equally respo	nsible for supplying co	orrect information.	
money or prope U.S.C. §§ 152, Part 1: Sign	erty by fraud in connec 1341, 1519, and 3571. Below	tion with a bankruptcy cas	e can result in fines u	s. Making a false statement, concealing to \$250,000, or imprisonment for up	ng property, or obtaining to 20 years, or both. 18
. Did you pa	ny or agree to pay som	eone who is NOT an attorn	ey to help you fill out i	bankruptcy forms?	•
☑ No					
Yes. N	lame of person		Attach Bankrup Signature (Offic	ntcy Petition Preparer's Notice, Declaration, cial Form 119).	, and
	alty of perjury, I declar		mary and schedules fi	iled with this declaration and	
inde they t	:075	1 - A			
🗶 /s/ Phillip	/		*		
Signature of	Debtor 1		Signa	ature of Debtor 2	
Date 1/9/2	018		Date		
ММЛ	DD/YYY			MM/DD/YYYY	

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Debtor 1 Phillip First Name	Middle Name	Fox Last Name	Case number (f known	y
Maria (1900-1904)	estions for Reporting Purpose			
16. What kind of debts do you have?	163 Ara your dahla primarih capaman dahla? Capaman dahla an dafinadi 14 LLC C (1010)			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.	er 7. Do you estimate tha	at after any exempt prop o distribute to unsecure	perty is excluded and administrative d creditors?
^{18.} How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,00 5,001-10,0 10,001-25	000	25,001-50,000 50,001-100,000 More than 100,000
^{19.} How much do you estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have examined this netition a	nd I declare under ner	ralty of parium that th	e information provided is true and
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571/			
	/s/ Phillip Fox Signature of Debtor 1 Executed on 1/9/2018 MM / DD	Higher -	Signature of De Executed on	•

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Debtor			Fox	Case number ([fknown]
***********	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before you filed feditors, or other parties.	or bankruptcy, did you	ı give a financial stater	nent to anyone about your business? Include all financial institutions,
Ľ	Yes. Fill in the details below.			
			Date Issued	
	Name		MM/DD/YYYY	<u></u>
	Number Street			
	City State	Zip Code		•
Part 12:	Sign Below			
true	and correct. I understand thankruptcy case can result in fir	t making a false state les up to \$250,000, o	ment, concealing prop	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debto	r1 ·		Signature of Debtor 2
	Date 1/9/2018			Date
Did y	ou attach additional pages to	Your Statement of F	nancial Affairs for Indiv	riduals Filing for Bankruptcy (Official Form 107)?
N V	lo			
	'es			
Did y	ou pay or agree to pay someo	ne who is not an atto	rney to help you fill out	bankruptcy forms?
回	lo			`
	es. Name of person			Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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Debi	or 1 Phillip First Name	Middle Name	Fox Last Name	Case number [it known]	
16.	Calculate the median	family income that applies to y	ou. Follow these steps	n van sy maaring op sy aanderska progressie op state op s State op state op sta	
	16a. Fill in the state in w	vhich you live.	Illinois		
	16b. Fill in the number of	of people in your household.	1		
17.	household	, ,	To find	d a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	\$51,317.00
				form, check box 1, Disposable income is not determined on of Disposable Income (Official Form 122C-2).	
	U.S.C. § 1325		Calculation of Dispos	ck box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your C	Commitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Copy your total averag	e monthly income from line 11.			\$806.89
19.			narried, your spouse i	s not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
		ment does not apply, fill in 0 on li			-\$0.00
	19b. Subtract line 19a	from line 18.			\$806.89
20.	Calculate your current	monthly income for the year. F	ollow these steps:	•	h
	20a. Copy line 19b.				\$806.89
	Multiply by 12 (the	number of months in a year).		The second secon	x12
	20b. The result is your co	urrent monthly income for the yea	r for this part of the fo	m.	\$9,682.68
	20c. Copy the median fa	amily income for your state and siz	e of household from I	ine 16c.	\$51,317.00
21.	How do the lines comp	are?			
		n line 20c. Unless otherwise ordere is 3 years. Go to Part 4.	ed by the court, on the	top of page 1 of this form, check box 3, The	
		an or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the	court, on the top of page 1 of this form, check box	
Part 6	Sign Below				
	By signing here, I de	MRISU	the information on thi	s statement and in any attachments is true and correct.	
	Signature of Deb		- Committee of the comm	Signature of Debtor 2	
	Ü				
	Date 1/9/2018 MM/DD/Y		l	Date MM/DD/YYYY	
		do NOT fill out or file Form 122C- fill out Form 122C-2 and file it wit		of that form, copy your current monthly income from lin	e 14

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Fox, Phillip	Case No.	Case No		
	Debtor(s)	Otto NO.			
		Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MA	TRIX		
Tr knowledge	ne above named Debtors hereby verif e.	y that the attached list of creditors is t	true and correct to the best of their		
Date:	1/9/2018	/s/ Fox, Phillip	Auster.		
 		Fox, Phillip Signature of De			